

Information to identify the case:

Debtor 1 Sonja B Wallace
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4934**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-30494-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sonja B Wallace

May 23, 2016

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Sonja B Wallace
DebtorCase No. 16-30494-KLP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 14

Date Rcvd: May 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2016.

db	+Sonja B Wallace, 1070 Saint Ann's Drive, Richmond, VA 23225-4254
cr	+CarMax Auto Finance, 225 Chastain Meadows Ct, Ste 210, Kennasaw, Ga 30144-5942
13232088	+CarMax Auto Finance, 2040 Thalbro St, Richmond, VA 23230-3200
13232090	+Gbs/First Electronic B, Po Box 4499, Beaverton, OR 97076-4499
13232091	+Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
13234610	+U.S. Attorney, 919 E Main Street, Suite 1900, Richmond, VA 23219-4622
13232095	+Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QLLTAVENNER.COM May 25 2016 01:53:00	Lynn L. Tavenner,
	20 North Eighth Street, Second Floor,	Richmond, VA 23219-3302
13232086	E-mail/Text: bankruptcy@bbandt.com May 25 2016 02:08:07	BB & T, P.O. Box 1290,
	Whiteville, NC 28472-0000	
13232087	EDI: CAPITALONE.COM May 25 2016 01:53:00	Capital One Bank Usa N, 15000 Capital One Dr,
	Richmond, VA 23238-0000	
13232089	+E-mail/Text: electronicbkydocs@nelnet.net May 25 2016 02:08:32	Dept Of Education/Neln,
	121 S 13th St, Lincoln, NE 68508-1904	
13232092	+EDI: RMSC.COM May 25 2016 01:53:00	Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
13232093	+EDI: RMSC.COM May 25 2016 01:53:00	Syncb/Kirklands, Po Box 965005,
	Orlando, FL 32896-5005	
13232094	+EDI: RMSC.COM May 25 2016 01:53:00	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
		TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2016 at the address(es) listed below:

Joseph S. Massie, III on behalf of Debtor Sonja B Wallace jmassie@massielawfirm.com,
 bjohnson@massielawfirm.com;massielaw@gmail.com;sgoodwin@massielawfirm.com
 Lynn L. Tavenner ltavenner@tb-lawfirm.com,
 sleadbeater@tb-lawfirm.com;amorris@tb-lawfirm.com;ltavenner@ecf.epiqsystems.com

TOTAL: 2